S/N 10/608,525 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Giacomo Digrigoli et al.

Examiner: Frantzy Poinvil

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MULTICURRENCY EXCHANGES BETWEEN PARTICIPANTS OF A

NETWORK-BASED TRANSACTION FACILITY

AMENDMENT & RESPONSE UNDER 37 C.F.R. § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action mailed December 16, 2008 (hereinafter, Office Action), the following amendments and remarks are provided. Amendments to the specification are on page two. Amendments to the claims begin on page three. Applicants' remarks in response to the Office Action begin on page thirteen. Applicants' conclusion as to the allowability of this Application is presented on page fifteen.